

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PATRICK FRED CUMMINGS
MARYANN CUMMINGS
Debtor(s)

Case No. 08-23830

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2008.
- 2) The plan was confirmed on 12/01/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/11/2010, 11/19/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/28/2009, 10/16/2012.
- 5) The case was completed on 09/11/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,050.00.
- 10) Amount of unsecured claims discharged without payment: \$77,163.26.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,520.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$42,520.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,650.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,456.77
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,106.77

Attorney fees paid and disclosed by debtor: \$1,850.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BENEFICIAL	Secured	NA	4,387.21	4,387.21	0.00	0.00
BEST BUY	Unsecured	1,000.00	NA	NA	0.00	0.00
CBUSA SEARS	Unsecured	4,200.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	350.00	561.23	561.23	230.36	0.00
CHASE BANK ONE	Secured	768.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	3,000.00	NA	NA	0.00	0.00
CITIBANK/STUDENT LOAN CORP	Unsecured	NA	20,251.98	20,251.98	8,315.22	0.00
COOK COUNTY TREASURER	Secured	0.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,000.00	943.18	943.18	387.25	0.00
EAST BAY FUNDING	Unsecured	NA	927.65	927.65	381.97	0.00
ECAST SETTLEMENT CORP	Unsecured	11,900.00	11,848.38	11,848.38	4,864.80	0.00
ECAST SETTLEMENT CORP	Unsecured	5,800.00	5,686.99	5,686.99	2,334.28	0.00
EXXOM MOBILE	Unsecured	3,100.00	NA	NA	0.00	0.00
GEMB/RITZ CAMERA	Unsecured	2,800.00	NA	NA	0.00	0.00
GM CARD	Unsecured	1,000.00	NA	NA	0.00	0.00
HOUSEHOLD CREDIT SERVICES	Unsecured	6,341.00	NA	NA	0.00	0.00
ISAC	Unsecured	34,000.00	47,031.83	47,031.83	19,310.74	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,400.00	1,281.00	1,281.00	525.74	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	500.00	456.06	456.06	187.19	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,300.00	2,153.46	2,153.46	884.19	0.00
LVNV FUNDING	Unsecured	500.00	405.72	405.72	154.74	0.00
MACYS WEST DSNB	Unsecured	550.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	500.00	222.08	222.08	91.15	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,000.00	1,815.93	1,815.93	745.60	0.00
WELLS FARGO FINANCIAL ILLINOIS	Secured	342,604.00	345,702.60	NA	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Secured	NA	2,448.00	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,387.21	\$0.00	\$0.00
TOTAL SECURED:	\$4,387.21	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,585.49	\$38,413.23	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,106.77</u>	
Disbursements to Creditors	<u>\$38,413.23</u>	
TOTAL DISBURSEMENTS :		<u>\$42,520.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/26/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.